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(19) **United States**(12) **Patent Application Publication****Rackley III et al.**(10) **Pub. No.: US 2008/0126145 A1**(43) **Pub. Date: May 29, 2008**(54) **METHODS AND SYSTEMS FOR
DISTRIBUTION OF A MOBILE WALLET FOR
A MOBILE DEVICE**(52) **U.S. Cl. 705/7; 705/40**(75) Inventors: **Brady Lee Rackley III**, Atlanta,
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(57)

ABSTRACT

Methods and systems for distributing a mobile device application for use in making and receiving payments utilizing a mobile device such as a mobile telephone (cellphone) or wireless connected personal digital assistant (PDA). A downloadable mobile device application, when installed on a compatible mobile device, is operative for communicating with a mobile financial transaction system (MFTS) that facilitates the making and receiving of payments via wireless mobile devices. The downloadable mobile device application is provided via a download system that downloads the application to mobile devices according to download procedures appropriate for a particular type of mobile device. When a payment is made to a payee having a mobile device, system communicates a message to the payee's mobile device that informs that a payment has been made and instructs the payee about the downloadable mobile device application. If the mobile device user/payee downloads and installs the mobile device application on his or her mobile device and provides enrollment information, interaction between the MFTS and the mobile device user/payee is permitted, and payment is provided to the mobile device user as user/payee.

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